



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
 Thomas W. POPLAWSKI *et al.*) Group Art Unit: 3624
)
 Application No.: 09/772,601) Confirmation No.: 1711
)
 Filed: January 30, 2001) Examiner: Daniel S. Felten
)
 For: ELECTRONIC BILL)
 PRESENTMENT AND)
 PAYMENT SYSTEM AND)
 METHOD)

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action of November 17, 2004, please amend the above-identified application as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

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(US 6,291,789) and Hilt et al (US 5,465,206). If an independent claim is nonobvious under 35 U.S.C. 103, then any claim depending therefrom is nonobvious. In re Fine, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988). Accordingly, the rejection of the dependent claims 4, 5, 10-16, 20-23, 27 and 28 is improper for the reasons stated above in regard to claims 1, 19 and 24, and Applicant respectfully requests that it be withdrawn.

CONCLUSION

Applicants respectfully submit that this application is in condition for allowance and such disposition is earnestly solicited. If the Examiner believes that a telephone conference or interview would advance prosecution of this application in any manner, the undersigned stands ready to conduct such a conference at the Examiner's convenience.

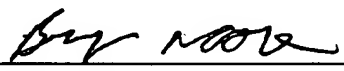
The fee associated with the one month extension for this Response is contained in the attached check. Nevertheless, in the event that the U.S. Patent and Trademark Office requires a fee to enter this Reply or to maintain the present application pending, please charge such fee to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: March 17, 2005

By:


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